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In re Application of :
Raymond Anthony Joao :
Application No. 10/045,080 :
Filed: January 15, 2002 :
Title: Apparatus and Method for Providing :
Transaction History Information, Account History :
Information, and/or Charge-Back Information :

NOTICE OF WITHDRAWAL
FROM ISSUE
UNDER 37 C.F.R. 1.313(b)

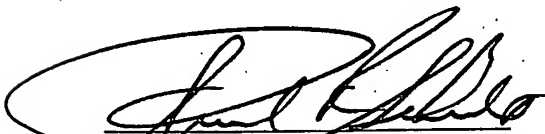
The purpose of this communication is to inform you that the above-identified application is being withdrawn from issue after payment of the issue fee pursuant to 37 CFR 1.313(b)(3).

The application is being withdrawn to permit reopening of prosecution due to unpatentability of one or more claims. See 37 CFR 1.313(b)(3).

PTO records reveal that the issue has been paid. Applicant may request a refund upon written request. If, however, the application is again found allowable, the issue fee can be applied toward payment of the issue fee in the amount identified on the new Notice of Allowance and Issue Fee Due upon written request. This request and any balance due must be received on or before the due date noted in the new Notice of Allowance in order to prevent abandonment of the application.

Telephone inquiries should be directed to Matthew S. Gart (571)272-3955.

The above-identified application is being forwarded to the examiner for prompt appropriate action, including notifying applicant of the new status of this application.


Frederick R. Schmidt, Director
Technology Center 3600

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